

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re:

MICHAEL PULASKI  
JENNIFER PULASKI  
Debtors

Case No. 03-46730

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CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/07/2003.
- 2) The plan was confirmed on 04/14/2004.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 02/20/2009.
- 6) Number of months from filing to last payment: 64.00.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,670.00.
- 10) Amount of unsecured claims discharged without payment: \$37,573.73.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$54,564.98
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$54,564.98**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,740.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,510.22
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,250.22**

Attorney fees paid and disclosed by debtor: \$1,300.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	9,800.00	10,124.25	10,124.25	2,914.25	0.00
DR. DAVID KRATZ	Unsecured	185.00	NA	NA	0.00	0.00
eCAST SETTLEMENT CORPORATION	Unsecured	7,000.00	6,976.83	6,976.83	2,008.27	0.00
eCAST SETTLEMENT CORPORATION	Unsecured	1,500.00	1,615.47	1,615.47	465.01	0.00
eCAST SETTLEMENT CORPORATION	Unsecured	9,200.00	8,801.50	8,801.50	2,533.50	0.00
eCAST SETTLEMENT CORPORATION	Unsecured	700.00	885.90	885.90	255.01	0.00
eCAST SETTLEMENT CORPORATION	Unsecured	680.00	662.47	662.47	190.69	0.00
EMC MORTGAGE CORPORATION	Secured	1,227.44	0.00	1,017.04	1,017.04	0.00
EMC MORTGAGE CORPORATION	Secured	NA	0.00	250.00	250.00	0.00
EMC MORTGAGE CORPORATION	Secured	NA	0.00	400.00	400.00	0.00
EMC MORTGAGE CORPORATION	Secured	400.00	0.00	219.33	219.33	0.00
EMC MORTGAGE CORPORATION	Secured	20,000.00	22,446.07	1,357.54	1,357.54	0.00
GENERAL MOTORS ACCEPTANCE CORPC	Unsecured	NA	333.53	333.53	96.00	0.00
GENERAL MOTORS ACCEPTANCE CORPC	Secured	21,000.00	22,584.60	22,584.60	22,584.60	0.00
HAL FUNDING	Secured	12,000.00	NA	NA	0.00	0.00
HOME DEPOT	Unsecured	3,700.00	NA	NA	0.00	0.00
HOUSEHOLD CREDIT SERVICES	Unsecured	3,100.00	2,792.78	2,972.78	855.71	0.00
IRWIN HOME EQUITY	Secured	20,000.00	21,681.41	1,073.07	1,073.07	0.00
KOHL'S DEPARTMENT STORES	Unsecured	775.00	718.10	718.10	206.70	0.00
PRA RECEIVABLES MANAGEMENT, LLC	Unsecured	7,500.00	7,613.67	7,613.67	2,191.59	0.00
REPRODUCTIVE AND MEDICAL	Unsecured	1,000.00	NA	NA	0.00	0.00
SHERMAN ACQUISITION, L.P.	Unsecured	5,200.00	5,196.86	5,196.86	1,495.90	0.00
WELLS FARGO HOME MORTGAGE, INC	Secured	NA	0.00	250.00	250.00	0.00
WELLS FARGO HOME MORTGAGE, INC	Secured	NA	0.00	250.00	250.00	0.00
WELLS FARGO HOME MORTGAGE, INC	Secured	NA	0.00	350.00	350.00	0.00
WELLS FARGO HOME MORTGAGE, INC	Secured	107,000.00	107,121.31	8,350.55	8,350.55	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$10,781.16	\$10,781.16	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$25,320.97	\$25,320.97	\$0.00
<b>TOTAL SECURED:</b>	<b>\$36,102.13</b>	<b>\$36,102.13</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$45,901.36</b>	<b>\$13,212.63</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,250.22</u>	
Disbursements to Creditors	<u>\$49,314.76</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$54,564.98</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/12/2009

By: /s/ Isabel C. Balboa

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.